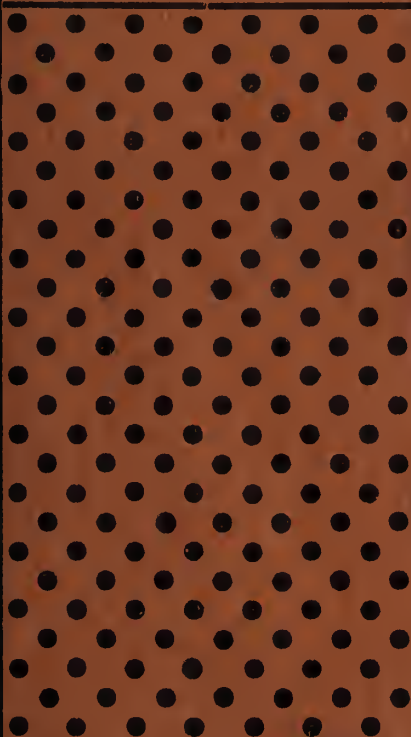


PRICE ONE PENNY.

The CARE of the AGED



IN OTHER .
COUNTRIES
and in . .
ENGLAND. .



Hamlet: Good, my lord, will you see
the players well bestowed?

Polonius: My lord, I will use them
according to their desert.

Hamlet: God's bodikins, man, much
better; use every man
After his desert, and who should
'scape whipping?

Use them after your own honour
and dignity.

Hamlet, Act II., Sc. 2.



By **FREDERICK ROGERS.**

1905.

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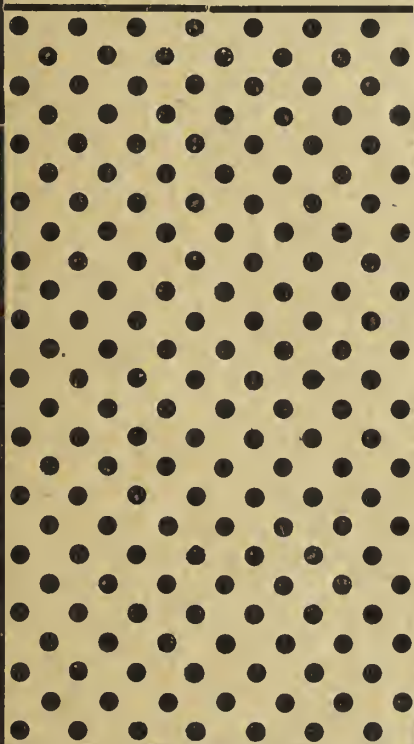
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FOREWORD.

THE demand of labour for old-age pensions as a civic right, in the place of parish relief, began in Browning Hall, Walworth, in December, 1898, at a meeting convened by Mr. F. H. Stead, addressed by Mr. Charles Booth, and attended by representatives of upwards of a quarter of a million trade unionists. In the course of its progress it has brought every form of organised labour under its banner, has answered all the arguments of its opponents, and compelled all classes of the community who have any knowledge of the subject, to recognise that if ever we do make another step in poor-law reform, old-age pensions must be that step. It has never been a movement for the propagation of the ideas of any political party ; it has aimed only at its object, and in consequence of this it is not a movement beloved of party leaders. It has many staunch supporters on both sides of the House of Commons, but its promoters have steadily refused to allow their movement to be used for partisan political ends. Liberals and Conservatives, Socialists, and Labour politicians, archbishops and cardinals, have alike testified to the soundness of the idea it advocates, and its opponents are only those chained to old traditions, or those afraid of great ideas. In this pamphlet, which consists of articles reprinted from the "Co-operative News," the story is told, simply and briefly, of the methods adopted by other countries to help poverty in age, and in contrast thereto is described the entire lack of method which obtains among ourselves. The contrast exhibited is so great and striking that it ought to make even political leaders blush at their empty professions of sympathy with the poor, and their miserable failures in practice, and it ought to go far to convince the average Englishman that the rhetoric of the political platform does not bear much relation to practical life, but is largely sound and fury, signifying nothing. I dedicate this pamphlet to all English men and women who care more for the well-being of the State than for the triumph of any set of political partisans, and specially to my friend George Turner, a loyal worker in the same cause as myself.



The Care of the Aged.

I.—IN DENMARK.

THE care of the aged—of those men and women who by reason of years are past work, and can no longer produce commodities which other people want—is no new problem. It existed before civilisation, and exists outside of it, as well as in it, to-day. The old savage who can no longer fish or hunt, or do any of the things which are held to be needful in uncivilised society, becomes a burden to his family or his tribe, and has to be “dealt with,” just as the old paupers do in Manchester or in Whitechapel. In the savage there is a sense of filial duty, a touch of altruism now and then, and the burden is borne. Where, however, these things are lacking, the old parent gets quietly bludgeoned, nobody is very much shocked by the deed, the tribe is rid of a burden, and a social problem—according to the standards outside civilisation—is solved. In Manchester or Whitechapel, where things are supposed to be very much better than among savages—though there are those who would question this supposition—the old citizen is “a case to be considered” by the Poor-Law officials. There is a sense of humanity, a touch of altruism, even among Poor-Law officials sometimes, and the old citizen is dealt with as kindly as the out-of-date machinery of the Poor-Law will allow. Where, however, these things are lacking, the old citizen has to choose between the environments of the workhouse, or, if he lacks friends or means, starvation. If he is worn out, or crushed in the struggle for existence, so that no heart is left in him, as he often is, he goes into the workhouse, and is heard of no more. If, on the other hand, he possesses self-respect, he refuses that remedy for his poverty, and quietly starves; and, although the newspapers make considerable copy out of any particularly bad starvation incident, no one is very much shocked thereby. Of the two

the bludgeon of the savage is more merciful than the slow starvation of the slum, though to say this is to outrage proprieties. All the same, it is true; and while the present condition of dealing with our poverty-stricken aged citizens remains, we stand convicted as a nation of a cold-blooded indifference to one of the first of our social duties.

It is the purpose of these articles to set forth the various methods of dealing with poverty in age which have been adopted by other nations, and by some of our own colonies, and to show, so far as is possible, the merits and defects of the various systems that obtain in the civilised world; and the nation which will come first under consideration is Denmark. It is one of the smallest of European nations, almost entirely an agricultural nation, and it has had what is practically a universal system of old-age pensions at work since 1891. It will not be assumed, in dealing with the various pensions systems, that one nation can copy another. Each must work out its own salvation in its own way. But nations, like individuals, can learn by each other's experience, and a consideration of the methods of other countries will certainly help to the solution of the problem of age in our own. A law was made in Denmark, on the 9th of April, 1891, by which a special form of old-age relief was created, under the following conditions. A person requiring relief must be over sixty years of age, and unable to provide the necessaries of life for himself or his dependents, or to provide proper attendance if sickness comes. He must apply for relief in the first case to the communal (*anglice* parish) authorities, or in Copenhagen to the Town Council, who decide whether his case is proved. If he is not satisfied with their decision, supposing it to have gone against him, he may appeal to the higher authorities, and finally to the Minister of the Interior, whose decision is final. The applicants must, however, fulfil certain conditions, which are as follows:—

(a) Must be Danish subjects and must have been resident in Denmark during the ten years previous to his application.

(b) Must not have been condemned for actions regarded by law as dishonourable; but this would not debar if the sentence had been afterwards followed by a restoration to civil rights.

(c) Must not have been vagrants or beggars within twenty years of the application.

(d) Must not have received poor relief within ten years of the application. Relief given to a wife would, in this connection, be regarded as relief given to the husband, and *vice-versa*.

(e) Must not have deprived themselves of the means of

support, either for the benefit of children or relatives, or by dissolute living.

A person who can fulfil these conditions is entitled to a free pension from the State at the age of sixty. The amount varies in town and country, but it is laid down by law that it must be sufficient for the bare subsistence of the pensioner and his dependents, and also, in case of illness, for medical aid. The relief may be afforded in money or in kind, and the right to relief would cease if the pensioner contracted a marriage which might lead to a claim for additional relief, or committed any offence which would have excluded him—or her at the time of application for the pension. With these exceptions the relief may continued through life, unless the pensioner become affluent. Dependents are young children, but a wife is not always a dependent. If she is sixty she takes her pension as a citizen; if she is a young woman with children, a small sum is allowed for each child to the father. The theory of the law is that the pension should approach as nearly as possible to the bare means of subsistence among the class to which the pensioner belongs, but should not exceed them. It is difficult to get exact figures as to the practice, but it may be said, roughly, that the pensioners affirm it falls below their standard, and the pension officials contend that it exceeds it. The intention of the law was that the communes should contribute the whole of the pension fund; the Danes, like other people, began by regarding poverty simply as a local problem. In fact, however, the pension fund is contributed half by the communes, and the other half by the State. An endeavour was made to limit the contributions of the State to 2,000,000 kroner, a kroner being equal to 1s. 0 $\frac{3}{4}$ d. in English money. This, however, was obviously impossible, and the State and the commune share the burden as nearly as possible equally between them. Originally, the idea of the law was that of a pension of fixed amount; as, for instance, it was proposed in Copenhagen and Fredericksburg, where the cost of living is higher than in the rural districts, to make the pension 200 kroner per annum for a man, and 150 for a woman, or 300 kroner for a married couple; while in other parts of the country it was proposed to make it—in towns 150 kroner, 120 kroner, and 240 kroner respectively; and in villages, 100, 120, and 200 kroner. These figures probably correspond broadly with the actual amounts paid, but really there is no fixed amount by law; it is determined by a certain standard of need. There is, side by side with the pension law, a law for ordinary poor relief, which deals with those aged who cannot claim pensions. Under it the public authorities must

provide for every person unable to provide for himself or herself and their dependents, and this is done in what are practically workhouses. Here the discipline is strict, and the food limited to the bare necessities of life, and all persons in these asylums forfeit civil rights. But we do not find there, as we do at home, the respectable, decent poor classed with drunkards and criminals. A distinction is made; the people who are decent get their pensions outside, while those who are in the asylums are there because they do not fulfil the conditions required for a pension.

That the pension laws satisfy everybody in Denmark is not to be expected. Poor-law officials talk there, as everywhere, of demoralisation, but up to the present have produced no facts or figures to prove their statements. They also say there is a decay in private charity; but, seeing that charity always means chance, this need not in the long run prove a bad thing for the nation. And no attempt, or suggestion of an attempt, to repeal the Acts has ever been made. The people like the pension system, and the people pay for it, and no better criterion of the value of a pension system exists than this.

II.—IN GERMANY.

It is to the late Prince Bismarck that Germany owes its "Law of Insurance and Sickness," and his enemies said it was brought into the Reichstag to "take the wind out of the sails of the Socialists." Whatever his motive, the law which he introduced has not been repealed; on the contrary, it has been enlarged and developed; and, although it is by no means the kind of law which commends itself to the English mind, it is not unpopular with any large section of the German people. The words he used in introducing his measure in 1881 have often been quoted by English politicians of all parties, but will bear quoting again. "The State must take the matter into its own hands, not as almsgiving, but as the right that men have to be taken care of when, with the best will imaginable, they become unable to work. Why should the regular soldier, or the public official, have a right to be pensioned in his old age, and not the soldier of labour?"

The words bear a curious similarity to a well-known passage in Ruskin, though it is exceedingly unlikely that the German Chancellor was familiar with the writings of the sage of Coniston. Ruskin wrote: "A labourer serves his country with his spade, just as a man in the middle ranks of life serves it with his sword, his pen, his brain, or his lancet. If the service be less, and therefore the wages during health less, then the reward when health is broken may be less, but *not less honourable*; and it ought to be quite as natural and straightforward a matter for a labourer to take his pension from his parish because he has deserved well of his parish as for a man (or woman) of higher rank to take a pension from his country, because he has deserved well of his country." There is no question as to the soundness of the argument, though it is the nation and not the parish which should be the source from which the pension comes.

The aim of the German pension law is threefold. In providing for the needs of the aged citizen it endeavours to bring concurrently together the help of the State, the help of the employer, and the thrift of the workman himself. The pension fund is created by compulsory contributions, and to speak of compulsory contributions to the average Englishman is to provoke profanity. But a compulsory contribution is simply a tax in another form, and it is correct to say that the German pension fund is raised from taxes as any pension fund must be. Strictly, however, the law in Germany is more than an Old-Age Pension law. The pensions are for men and women who are prevented from working by any permanent disablement which has not been caused by accident, and old age is recognised as a cause of disablement. Accident does not come under the law, because there is another law which deals with that. The age of seventy gives any man or woman among those classes to which the law applies a right to a pension without any question of desert or morals being raised. Disablement from other causes is defined as "incapacity to earn one-third of the ordinary income" of the person claiming. The law as it is to-day is not quite the law of Prince Bismarck. It had several amendments, and was finally re-drafted entirely in the year 1900. It is a most complicated and costly law, and it is the employer of labour who is made responsible for collecting the subscriptions from the workmen as well as paying his own subscriptions to the fund. The amount calculated upon as payment at the moment for pensions, which vary in amount from £5 10s. 5d. to £11 10s. 5d. per year, is 4·65s. for the employer, 4·65s. for the workman, and 2·88s. for the State per head, and per year. So strictly is the law enforced

which makes the employer responsible for the contributions of the workmen, that employers who have neglected their responsibility have had to pay this pension for life of the particular workmen with whom they have neglected it. Receipts for the pension payments are given on cards with spaces for stamps, these stamps being the official receipts. The cards, as they are filled up each year, are given up to the local receiving office, and from there transferred to the central office, where they are carefully kept in fireproof houses against the time that the pension is claimed. No pension can be seized or assigned, but is absolutely safeguarded to the individual by the State.

The following table is taken from official figures, and formed part of an appendix to a paper read by Mr. H. W. Wolff at the International Home Relief Congress, held in Edinburgh in June last. Mr. Wolff is not a sympathiser with the German pension system, though he is in no way unfair in his treatment of it, and the figures give at a glance both costs and benefits :—

WEEKLY CONTRIBUTIONS FIXED UP TO DECEMBER 31ST, 1910, PAYABLE
IN EQUAL PROPORTIONS BY EMPLOYER AND EMPLOYED.

| Annual wages up to | Weekly contri- butions. | Minimum pay- ments by work- men entitling to pension 1,200 weeks. | Maximum pay- ments entitling to pension 2,500 weeks. | Benefits (old age only) from 70 forward. Ann'l pension. |
|-----------------------|----------------------------|---|---|--|
| £ s. d. | | £ s. d. | £ s. d. | £ s. d. |
| 17 10 0 | 1 $\frac{3}{4}$ d. | 4 4 0 | 8 15 0 | 5 10 5 |
| 27 10 0 | 2 $\frac{1}{4}$ d. | 6 0 0 | 12 10 0 | 7 0 5 |
| 42 10 0 | 3d. | 7 4 0 | 15 0 0 | 8 10 5 |
| 57 10 0 | 3 $\frac{3}{4}$ d. | 9 0 0 | 18 15 0 | 10 0 5 |
| 100 0 0 | 4 $\frac{1}{2}$ d. | 10 16 0 | 22 10 6 | 11 10 5 |

The pension, it will be seen, is small and inadequate, and is so meant to be. The idea at the back of the law is really that of the endowment of thrift. "Give something yourselves," says the paternal German government, "and we will give something to you, we will take care of your contributions like the good grandmother with the child's money-box." But it cannot be too often emphasised that the State has nothing it does not receive from the people, and the people can receive nothing which they have not given to the State. All this talk about helping thrift is therefore the merest twaddle, and if the Germans had not burdened themselves with the idea, their scheme would be less open to criticism than it is. Naturally it is not popular with employers of labour. It is

manifestly unfair to make them do the work of government officials, and collect the pension fund whether they will or not. And it is not popular either with every workman, although the socialists, who criticise it generally, admit that it is better than nothing, and Herr Bebel is said to approve of it as an instalment of justice. And it is certain that the old man has less difficulty in finding a corner in a relative's household than he would have if he could contribute nothing to the family fund. The amount is small, but it will pay for his sourkrout and his drink of beer, and it *does* make him more anxious to put by a little to add to his assured income if so be that he can. And this is more the case with the woman, as an old woman, if she is not absolutely senile, can usually make herself useful in a house, where an old man has a knack of simply getting in the way. If the pensioner dies before the age at which his pension is due, the amount he or she has paid in, minus cost of management, may be claimed by next-of-kin. The German pensioner is in every way better than the British pauper, with all the limitations and shortcomings of his country's system. The cost of administration is enormous, as the clumsy system of storing in fire-proof warehouses millions of yearly cards, which are not destroyed in the pensioner's lifetime, has necessitated the building of huge blocks of Government offices, and the Government itself is greatly lacking in that thrift which it seeks to stimulate in the working classes of Germany.

III.—IN BELGIUM AND FRANCE.

In "the most Catholic country in Europe," for that title applies rather to Belgium than to Spain now-a-days, there has been for more than half-a-century a considerable amount of social foresight in dealing collectively with both age and childhood. The Fleming, if he is stolid and slow going, is also fairly careful and thrifty, does not drink excessively except perhaps occasionally on holidays, believes greatly in the domestic virtues and likes to realise his ideal of a comfortable life when he becomes too old—and too fat—to do any large amount of work. And the Belgian with a

different temperament, more vivacious, more refined and aristocratic, has many of the same qualities, and the nation had begun to face the question of the proper care of the aged before England knew that any such question existed.

It was by a Royal Decree made on the 5th of December, 1850, that a scheme of old-age pensions in Belgium was first formulated, but efforts to create private pension funds had begun long years before that. The scheme formulated by the decree was largely, of course, of the nature of an experiment. It was called a superannuation fund, and was intended for the special benefit of the working classes, its full title being the "*Caisse Générale d'Epargne et de Retraite*. Its early years were years of neglect by the working classes and financial difficulty—the years, that is, from 1850 to 1868. It was really a national friendly society, working under the guarantee of the State. Its conditions and official methods were most formidable, and required almost a special training to understand, and it seems as though there were considerable difficulties to be overcome in making the said conditions known. The pensions were not given by the State, but bought from it, and it follows, therefore, that only those in regular work and with decent wages could benefit by such a scheme, and so indeed it proved. Combined with this fact was the profound ignorance of the Belgian working classes of all matters relating to public life and to economics, and the net result of nineteen years' working of the pension scheme was that considerably less than 2,000 persons had availed themselves of its provisions. The Government, however, nothing daunted, concluded that the people were not instructed in the art of saving money, and a Government Savings Bank was created by law in 1865, and the utmost attention given to the teaching of the principles of thrift in elementary schools. Savings banks were opened among the scholars, the teacher being the banker and receiving a small premium from the State savings for sums thus paid in, while the Government published pamphlets explaining the machinery of their system of superannuation and their methods of saving, and tables were hung up in the schools showing the amounts of pensions and the prices to be paid for them, as well as the age at which they would become due.

Old-age pensions, however, are not likely to appeal to the imagination of children, and the very laudable intentions of the Government took no account of the fact that you cannot purchase pensions unless you have the wherewithal to purchase them, and the total number of persons in receipt of superannuation on December 31st, 1897, was only 3,056 for the whole of Belgium. There were, of course, reasons for

this, and not the least among these was the difficult and complicated conditions before referred to. The fact was that the *caisse* had to grow into public opinion before its success was assured, and its methods had to be simplified, so that they could be understood by the people. As this was done, the indifference and prejudice against it died away, and it now is fairly popular among the better paid of the working classes in Belgium. Briefly, its laws and regulations are these: Any one over eighteen years of age may pay into the *caisse* for an annuity for himself or for another person; the other person, however, must not be under six years of age. If the insured person dies before the annuity becomes due, the capital is returned to the next of kin, if provision is made for this in the terms of purchase, but not otherwise. A deferred annuity may be purchased by one payment, or a series of payments, according to the desire and means of the purchaser, the maximum amount of an annuity being £48 English money. The age at which any annuity becomes due is fixed at the time of purchase, but it must be between the ages of fifty and sixty-six. Any annuity (at a proportionately reduced rate) may be drawn before it is due if the annuitant becomes unable, either by disease or accident, to support himself by work.

The latest form of the Belgian law—that which came into force on May 10th, 1900—was thus described in the “Labour Gazette” for June of that year:—“The new Act provides that yearly incomes, by way of subventions to money paid to secure pensions payable in old age, shall be granted by the State (1) to persons who are purchasing an old-age pension from the National Superannuation Fund through a recognised friendly society, provided that payments into the fund on account of the pension do not exceed 60 francs (£2 8s.); and (2) to all other persons purchasing such pensions directly from the National Fund, except persons who pay direct State taxes exceeding certain specified limits, varying from 50 francs (£2) per annum, in places with less than 10,000 inhabitants, to 80 francs (£3 4s.) in towns with 50,000 or more inhabitants.” The law provides also that all necessitous Belgians who are, or have been, workpeople, and who shall have reached the age of sixty-five years by January 1st, 1901, shall receive an annual pension of 65 francs (£2 12s.), whether they have paid into the pension fund or not. Allowances are also given at an earlier age to like persons if they have paid into the fund not less than 18 francs (14s. 5d.) during their lifetime. A royal decree defines workpeople as “men or women habitually working with their hands for an employer in consideration of a wage,” whether at home or in

a factory, by time work or by piece work. Wives or widows of workpeople are workpeople within the meaning of the Act, whether covered by the above definition or no.

Partial and limited schemes obtain in France, though many attempts have been made to create something like a universal system in that country. None of them up to the present have, however, become law. As far back as the close of the seventeenth century France had a compulsory insurance fund for miners and seamen. To the contributions of these men the Government adds a fixed sum, and, like Belgium, France has its institutions through which pensions may be bought. The "*Caisse Nationale des Retraites pour la Vieillesse*" is its name, and it was created in 1850, the same year as the Belgian insurance fund. Through its means the State gives facilities for the purchase of a pension to any individual who is able to do so. He, or she, may purchase himself or through a friendly society, company, or employer. Its method is, that money may be paid into its funds, and that there it accumulates at compound interest. Whatever amount is deposited can, with its interest, be used for the payment of a pension at any age which has been agreed upon over fifty. It may take the form of an annuity for life, which will leave nothing at death, or a smaller annuity, which leaves a certain sum at death to the pensioner's heirs or next of kin. The highest pension that can be purchased is £48 per annum. It appears to be a fairly popular institution to persons in comfortable circumstances. Good wages and regular employment enable their possessors to take advantage of the *caisse*, and to them it is no doubt a useful organisation. But to the very poor it is useless; they can get nothing from it unless some organisation will purchase them its boon. But it is rare that the very poor, with intermittent work and wages that do not come every week, can use whatever benefits may come by organisation; there, as elsewhere, their curse is in their poverty.

IV.—AUSTRIAN METHODS.

There are in Austria some beautiful homes for the aged, which it is said were founded as far back as the eleventh century. I have not discovered the exact date, but it seems certain that in Vienna they were flourishing in that period of history which Englishmen describe as the dark ages, and they are flourishing still, and are certainly better than anything we can show of the same kind. According to Miss Edith Sellers, who has probably as great a knowledge of systems of poor relief as any other living person in Europe, they are wholly admirable places, and the closing years of life pass peacefully in them. They do not reach all the aged—there is only room in them for about 5,000 persons—but those they do reach are well cared for. It was a statute of the Emperor Joseph II. that fixed the present Austrian Poor-laws, but the homes existed long before then. He held the view before referred to in these articles as propounded by the late John Ruskin and by Bismarck, that a man who has worked in the days of his vigour has a right to the support of his fellows in the days of his decrepitude, and is said to have been one of the first to propound it.

By the wording of his law, any person who is destitute at sixty years of age may claim as a citizen rights either for maintenance from his parish or commune, either free board and lodging, or a pension equal to one-third his average earnings. This, however, by no means applies to every Austrian, but only to those who have "rights of settlement"—*i.e.*, to the settled and known inhabitants. It is estimated that in Vienna this applies to about 36 per cent. of its inhabitants. The law in practice does not provide pensions of the amount specified; they really are much less than one-third of the earnings of the individual, and there are mostly three or four times the number of applicants for admission than the homes will hold, so that there is a great deal of destitution in Austria; but for those fortunate individuals who can get into the homes for the aged there is a haven of rest. The Poor-law authorities have a considerable discretion in the matter of deciding who shall and who shall not enter them, and something like a careful classification goes on. And naturally, therefore, a large proportion of those in the homes are what are called respectable persons. No sort of stigma attaches to them; it is simply an honourable retirement for citizens past

work, though everything relating to the homes is done under the control of the accredited Poor-law authorities.

It is the humane and rational methods of managing the homes that make them stand in such marked distinction from every other kind of home for the poor that exists. The highest humanity is in last result the highest wisdom, and the Austrian homes for the aged prove the fact. Taking Vienna as a typical city, there are six of the homes belonging to it. They are not all in the city itself, some being situated in pleasant suburbs. One is specially for freemen or their wives and children, and is supported out of the freeman's fund; the others are supported out of the funds of the commune and the State. The burgomaster as representative of the city receives the reports and controls and directs the actions of the head of the Poor-law Department in relation to the homes, but each home is under the control of a resident governor, who, in his turn, is responsible to the Poor-law Department, to which he renders periodical accounts.

The home for the aged, called the Spitalgasse, is situated in the city of Vienna, and is large enough to accommodate over sixteen hundred persons. It stands in a beautiful garden, and the various wings of the building are divided into a number of airy rooms, all opening on to a long corridor, and in each room are a number of beds, the smaller rooms containing ten and the larger twenty beds. There is considerable freedom given to the old people; they may furnish their rooms with their own furniture, and there is in consequence a home-like aspect to the rooms which differentiates them strikingly from the ordinary asylum or workhouse. Flowers and birds are much in evidence during the warmer months of the year, but the latter may be banished if their singing annoy the inmates who are not owners of the birds. That is practically the only interference with the liberty of the old folk there is. The inmate is free to do many things, but he must not annoy his neighbours. The corridors are light and pleasant, are furnished with couches and seats, and are well warmed in winter. They form a sort of common room, where the men smoke and gossip and the women bring their knitting and their needlework. Women, whether married or unmarried, have, or may have, separate rooms of their own, but there is no enforced separation of married couples.

The Poor-law Department does not supply the old people with food, but permits them to buy it for themselves, giving them fivepence a day for this purpose. There is a caterer and public dining-room, where food is good and cheap, but there is no obligation to go, and any inmate who desires to

have meals elsewhere, is free to do so. Should any inmate spend the money given in drink, or squander it in any other way, he forfeits his privilege, and is placed on rations. It is open to any old man or woman to add to their daily fivepence by doing work, and the Department will occasionally find light work for those wishful and able to do it. The female inmates are expected to do the needful household work each day; that done, they are free to lounge or gossip as they please. Good conduct is a *sine quâ non* of residence; any members who are at all disorderly are moved to a kind of workhouse wherein the discipline is strict and where the privileges of the homes disappear. In the opinion of Miss Sellers, to whom I am indebted for much of the matter of this article, "the inmates seem as happy as those can be whose lives lie behind them and not before. There is not a touch of that just-waiting-for-death which is so marked a characteristic of the old people in our workhouses." Sooner or later we shall abolish our own pettifogging and inhumane way of treating our worn-out citizens, and seek a better, and when we do, we may learn much from the aged people's homes in Austria.



V.—NEW ZEALAND.

It is entirely in the nature of things that British people should manifest a keen interest in what is done by their colonies. The colonies start with our ideas, our ways of looking at life, but without our fetters of custom and tradition; they start, in short, with a clean slate; and so we watch with mingled interest and sympathy any fresh colonial experiment. A new country—like a new co-operative society—is apt to be venturesome occasionally, and is pretty certain to make mistakes. It may start with a perfect equipment of the soundest principles, but may, all the same, have a bad time of it in its initial years, because it has not among its people sufficient statesmanship to satisfactorily carry them out. Something of this has been proved by the colonial experiments in old-age pensions. In none of our colonies does the English Poor-law exist, and when, as was

inevitable in the course of years, aged persons who were poverty-stricken because they were aged, began to present themselves, some method of dealing with them had to be adopted, and there were no Poor-law traditions to hamper or guide. To the colonists it seemed wiser to try to make people happy in their homes rather than make them miserable in workhouses, and when charity was found inadequate to deal with the problem, pensions for the aged was the obvious thing to appeal to the colonial mind. Voluntary giving, however noble its motive, always will fail in the long run to solve any important social problem, because it is simply a group of virtuous and enlightened individuals doing what ought to be done by the whole community.

It failed in our colonies, and old-age pensions by the State were created to redress the failures of voluntary charity. The Acts for New Zealand and for New South Wales have each the same preamble:—"Whereas it is equitable that deserving persons who during the prime of life have helped to bear the public burdens of the colony by the payment of taxes, and by opening up its resources by their labour and skill, should receive from the colony pensions in their old age." In Victoria there is no such preamble. The Act consists of four paragraphs and a schedule, the word *deserving* nowhere occurs in it, and it is altogether too brief and superficial in its terms to give much promise of success. And success has not attended it. There has been an entire absence of even the most elementary statesmanship in Victoria, and its old-age pension law, which was enacted on December 27th, 1900, will need much revision and careful administration before it can be pronounced a success.

It is altogether otherwise in New Zealand. An Old-Age Pensions Act became law in that country on the 1st of November, 1898. It enacts that every man or woman of sixty-five years of age and upwards can, on fulfilment of certain conditions, claim a pension of £18 a year from the State. Character is among the first of the conditions; the pensioner must not be a drunkard, a lunatic, or an Asiatic, must not have been sent to penal servitude, must not within twelve years of application for the pension have been imprisoned for any serious offence, and must not have deserted wife, husband, or family. Further, the would-be pensioner must produce evidence from some respectable citizen that he, or she, has been living in respectable fashion for at least five years.

On their positive side the conditions affirm that the pensioner must be a British subject, must have been resident

in New Zealand for twenty-five continuous years, and must show that he does not possess or receive as wages an income of more than £34 a year, and does not own property of a higher value than £50. For every £1 of income above £34, and for every £15 of property above £15, a deduction is made of £1 from the pension, and anyone who has an income of £1 a week, or has property to the value of £320, cannot claim a pension at all. All applicants must appear before a district magistrate to have their claims tested, and a magistrate's certificate that the conditions have been fulfilled, is necessary before any pension can be claimed. Should any pensioner become addicted to intemperance or other misconduct, or try to borrow money on his pension or assign it to a creditor, he is liable to forfeit all claim to it, or it may, under special conditions, be assigned to the pensioner's husband or wife.

On October the 18th, 1900, an Act was passed entitled the "Old-Age Pensions Act Amendment," but the amending clauses affected only administrative detail, not principle, and the Act as it now stands is, in principle, the same as originally passed. Of its working the fullest account is given in the governmental reports presented annually to both houses of the General Assembly according to statute. They are six in number, and, while they do show considerable looseness of administration every now and then, they do not show that the idea of pensions for aged citizens instead of the poorhouse is either unworkable or unsound. The Act became law in November 1898. In December, a Registrar was appointed, and the country divided into pension districts, deputy-registrars were appointed, and notices were issued throughout the colony that forms of claim were obtainable at all post-offices. New Zealand is a young country, and, three generations ago, the majority of its population were Maories, who, for all practical purposes, may be described, at that time, as uncivilised persons. The Maories are, however, a fine race, and in no way to be confounded with the ordinary and orthodox "savage." If the older men could not be civilised, the younger men are taking rapid advantage of educational facilities. They intermarry occasionally with the whites, and show the possibility, in future years, of a highly-developed people in New Zealand.

But the old Maories, as well as the unscrupulous whites, proved a stone of stumbling to the pension scheme. The old Maori knew as little about the date of his birth as the average old woman in the English country village does when she has lost the family bible. And there were no family bibles to speak of among the Maori population. The total number of pensions granted during 1899 was 7,487, the cost

of these being £128,082. In the second year the pensioners increased to 11,285, representing a cost of £193,718. In the third year there are rumours of malingering and imposture among the old folk. A good many claimants are said to be far younger than they represented themselves, and there were stories of young Maories taking by force the pensions of their old fathers and mothers and spending them in dissipation. The stories, some of them seemed well founded, and although of course they left untouched the principle of the measure, they gave full cause for the judicious to grieve, and for the enemy to blaspheme. The fourth and fifth years passed uneventfully, and it is not till 1903 that the evidences of imposture are officially acknowledged. In that year's report there occurs the following passage:—"During the year just ended numerous court cases have revealed the fact that pensions have been obtained by fraud and misrepresentation in the past. No matter how careful the investigating magistrate may have been, it is clear that some persons did not truthfully state their financial position, the result being that pensions were granted to some who were not entitled to receive them, and others have been drawing a larger amount of pension than the law allowed. To prevent this practice it became absolutely necessary to adopt a new system of examination and to make new regulations, which latter became law in February last. All applicants for a pension have now to fill in the answers to a set of questions on a new claim form, and to come before the Deputy-Registrar if physically fit to do so. The Deputy-Registrar then verifies the answers given by a set of inquiry forms provided for that purpose, and when this has been done to the satisfaction of that officer the applicant appears, as required by the Act, before the stipendiary magistrate, who may grant or reject the claim according to the evidence." Between 1903 and 1904 there was a general overhauling of the machinery of the Act, with excellent pecuniary and moral results. A large number of fraudulent claims were disallowed. Many pensioners capable of doing so were compelled to refund money falsely obtained, and the Act generally put on a better working basis. The following table sets forth in official figures the official facts concerning the working of the Act. The report from which it is taken has the following comment. Referring to the new forms of application created by the amended legislation and the investigation made into the working of the machinery, the Registrar (J. Eman Smith) says:—"The fringe of this special investigation had only been touched at the date of my last report, and although it was then anti-

cipated that the result of the few months' experience thereunder would be maintained throughout the year, I was not prepared for what actually happened. To say that there has been considerable misstatement of their true positions by claimants in the past is but to state the case mildly, and the extent of the imposition practised and the amounts obtained by unscrupulous persons is almost incredible. The safeguards now existing are necessary to prevent the darker side of human nature having play." Here is the comparative statement of pensions and payments for each financial year since 1889:—

| Date. Year ending | No. of Pensions in force. | Payments to end of Finan. Year. | Expenditure. Increase or Decrease. | Pensions. Increase or Decrease. |
|----------------------|---------------------------------|---------------------------------------|--|---------------------------------------|
| | | £ | £ | |
| March 31st, 1899 | 7,443 | 3,124 | — | — |
| „ 1900 | 11,285 | 157,342 | 154,218 Inc. | 3,842 Inc. |
| „ 1901 | 12,405 | 197,292 | 39,950 Inc. | 1,120 Inc. |
| „ 1902 | 12,776 | 207,468 | 10,176 Inc. | 371 Inc. |
| „ 1903 | 12,481 | 210,140 | 2,672 Inc. | 295 Dec. |
| „ 1904 | 11,926 | 203,164 | 6,976 Dec. | 555 Dec. |

During the last financial year, therefore, there were 850 fewer pensioners on the rolls than in the two years previously, which meant a decrease in the annual liability under the act of £16,277. So that the experiment in one of the youngest and boldest of our colonies is, on the whole, to be recorded as a success. Loose administration proves the weakness of the administrators, it does not prove that the principles are bad they are putting into practice. With more complete machinery, and more efficient statesmanship, New Zealand will solve the problem of the Aged Poor.

“To prevent the darker side of human nature having play,” every kind of legislation aims at that, and the darker side of human nature is apt to get its chances when the wiser side is in abeyance. It was when the man slept that the enemy sowed tares, and so it will ever be. All wise reformers see this, the “darker side” is probably a permanent element, both in individuals and organisations alike, but it is only pessimists or fools who give up fighting it in consequence.

Old-Age Pensions, like every other form of social improvement, will have to reckon with the darker side of human nature, but we can deal with that and keep it under if practical statesmen do the work.

VI.—OURSELVES.

Of the English nation, all that can be said as regards its care of the aged is that it is behind nearly every other nation in the civilised world. We have, of course, our English Poor-Law; and, in its dealing with the loafer and the able-bodied pauper, this is often a good institution. But in dealing with the aged it is as cruel as the Inquisition itself. It largely treats their poverty as a crime, though it does not venture to assert that it is so. An aged person who comes to it for relief has to prove destitution before any claim is allowed; and the quiet, thrifty, plodding souls who, with all their poverty, contrive to appear neat and decent, and who manage to retain a few of their cherished household goods—worn and faded reminiscences of happier days—about them, cannot be regarded as destitute according to the standard of the relieving officer. He is not to blame for this, he has but to carry out his instructions, to fulfil the conditions prescribed by a worn-out and unscientific law. But the absolutely thriftless person, who never saved anything because he never tried to save it, and to whom personal dignity and self-respect are not even names, comes off with flying colours here. His destitution is unimpeachable; he is too brazen-faced to care what inquiry is made about him. If he goes into the workhouse he feels no degradation; while to the sensitive and self-respecting applicant for help the workhouse means that every home tradition and loving family tie is torn up by the roots, and life ends in ruin and hopelessness.

Nobody believes that this is the best a great nation can do. Nobody is quite satisfied that our treatment of the aged poor is the best possible treatment, or that our Poor-Laws are the best of all possible laws. All who have given any consideration to the subject realise that some measure of reform is sooner or later inevitable; and when we ask what it is, only one answer is possible, we must institute in the place of poor relief old-age pensions. The Poor-Law itself assumes, if it does not affirm that; let a man's life be as mean or as wicked as it may be, it is wrong to let him die of starvation when he gets old. But it also assumes, if it does not affirm, that every person who in his old age falls into poverty does so by his own fault, and here it is indiscriminating, and therefore untrue. Accepting the first of these two assumptions, the next question that arises is, What is the best way to prevent starvation among our worn-out

workpeople, the most scientific as well as the most humane way ?

Man in his vigour is before all else a producing animal ; the central law of his life is that he must produce. The absolute idler who produces nothing for those among whom he lives is in conflict with natural law—is, in fact, an unnatural being. Whatever form productive powers may take, it is beyond all question that the highest delight in life is to produce something, to share, be it in ever so small a degree, in the creative energy which lies hidden in the heart of the universe. But there are periods in human life when production is impossible. The child cannot produce, and its life depends on those who can ; if these fail, it dies. The aged person at some time or other in life becomes incapable of production, and his or her life depends upon those who remain capable ; if these fail, the old life ceases, as the young one does. The wealth of a nation is produced by its people in their vigour, and is the joint product of all its citizens, not the product of favoured groups or individuals. All nations produce a certain amount of surplus wealth—of wealth, that is to say, for which they find no immediate use. This is not peculiar to nations ; it applies also to organisations which resemble them. The co-operative movement, for instance, has some millions which, with all its collective wisdom, it does not yet know how to use. Nations, in their collective stupidity, often make a pretty bad use of their surplus wealth. But it is a sound principle to affirm that, inasmuch as a nation's wealth is the product of its citizens in the days of their vigour, they are fully entitled to sustenance from it, if needed, in the days when vigour has not begun, or when it has passed away.

The Return of Aged Persons in Receipt of Poor-Law Relief, which was moved for in the House of Commons by Mr. Burt, M.P., in 1903, and was published in 1904, was taken on the basis of the census of 1900 ; but the facts there shown were not better, but slightly worse, than those revealed by the census of 1890. According to that census there were 1,323,000 people over sixty-five years of age in England and Wales. For the twelve months ended Lady Day, 1892, there were 376,427 of those people who received relief from the Poor-Law officials—about two in every seven. An increase is recorded in the new return, so that it would appear that at the present stage of our social evolution, poverty in age is practically a fixed quantity among us. If, however, it is contended that this cannot be altered, that is simply saying we are a decadent people, and political genius is dead among us. For poverty is a disease which is born of the weaker rather

than the darker side of human nature, and especially is this true of it in age or in childhood. A wise and strong statesmanship can most certainly deal with this phase of it, and some day will.

And the first step in that direction will be the creation of a universal system of pensions for aged citizens. Any pension fund that is created will be created by all, and therefore all can claim, and any can forego their claim. A measure should be introduced into Parliament by which all persons who are legally certified to be over sixty-five years of age may claim a pension of not less than 5s. a week. The term person should mean a naturalised British subject, male or female, who is dwelling within the United Kingdom, and has dwelt there for twenty continuous years previous to the date of application. To obtain the pension, application should first be made to the registrar and superintendent registrar of births and deaths in the district in which the pensioner resides. The application must be made in person, or in a prescribed and attested form if the person be physically incapable of attending. If the applicant satisfies them as to the soundness of the application, he or she shall receive a certificate to that effect, and a pension receipt book. If the decision of the registrars be against the applicant, he or she should have a right of appeal to the chief magistrate of the county or district, or to the chairman of the county council; but the decision then given should be final. Pensions should be paid at the local money-order office, on presentation by the pensioner of the pension certificate and receipt book, and all pensions should come up for examination every three years. Criminals, imbeciles, and lunatics would not come under the Act, and confirmed and hopeless drunkards, and persons unable to use the pensions rationally, would be treated as imbeciles and lunatics for the purposes of the act, and would be confined in suitable asylums, and their pensions be paid to the asylums in which they were housed. Persons who became criminals, lunatics, imbeciles, or hopeless drunkards after becoming pensioners would forfeit their pensions and be placed in the above category.

This forms a brief outline—it professes to be no more—of what certainly must be the next step in Poor-Law reform. For other details, and if necessary other safeguards, there is room in plenty. With a scheme like this wisely administered we should be free from the reproach of being, so far as the aged are concerned, the most inhuman nation in the world. The pensions would be paid weekly, because

the needs of the majority are met by the weekly wage. Those who say we cannot afford the cost should study the returns of His Majesty's Commissioners of Inland Revenue for 1903. The wealth of the wealthiest nation but one in the world is equal to solve all such problems as wealth can solve, and wealth and wisdom in combination can assuredly solve the problem of the aged poor.



A CONTRAST.

I.

Grey minster, hoary with the rime of years,
Whose heavenward lifted towers bid souls aspire,
Thine aisles have echoed to our prayers and tears—
Have passed the agonies of purging fire!—
Still standest thou mute symbol of a time
When men in faith and hope looked up to God—
Their hope—to fit them for a holier clime—
Their faith—that they might come to that abode.
And in that faith they reared thy stately walls,
And by them set God's hostel for the poor,
Whose servants tended to the sufferers' calls,
Nor drove the weary hopeless from the door
 "Faith without works is dead!" Let their faith live
 Who for their Master's sake themselves did give.

II.

The workhouse is the poor man's home to-day;
Men scorn the minster and the minster's faith;
The worn and aged fallen by the way,
In the drear day-room wait for kindly death.
The car of Juggernaut which Mammon drives
Crushes the souls of men, nor heeds their tears.
In greed of gold we waste our sordid lives,
And to the plaint of sorrow dull our ears.
O! Galilean, Who with us wast God,
Our nation hath not touched Thy garments' hem,
Else had we cleansed us from our sins of blood,
Else had we learned to help our fellow-men.
 Is our faith dead alike in Thee and love?
 Purge as with fire, our dross or gold to prove.

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